



OUTREACH NEWSLETTER

Uninsurable Californians Continue to Get the Health Coverage They NEED!

Our mission is to help uninsured Californians get the health insurance coverage they need - together we can insure the uninsured!

And with your help, Californians are receiving this much needed health insurance coverage.

The chart below details the top ten (10) states with the highest PCIP enrollment. Included is the date when each state began providing benefits to people accepted into the program and the number of people enrolled in the program as of May 31, 2011.

While California was the last state to implement the PCIP, we have the second (2nd) highest PCIP enrollment in the nation!

State	Date Coverage for Enrollees Began (in 2010)	Number of People Enrolled and with coverage in effect through May 31, 2011
Pennsylvania	1-Oct	3,427
California	25-Oct	2,256
Texas	1-Aug	1,798
North Carolina	1-Aug	1,505
New York	1-Oct	1,404
Illinois	1-Sep	1,357
Ohio	1-Sep	1,286
Florida	1-Aug	1,067
Oregon	1-Aug	838
Colorado	1-Sep	776

Let's keep these numbers growing!!!! Together we insure Californians that are uninsured and need health insurance coverage.



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Coming Soon!

Pre-Existing Condition Insurance Plan (PCIP) and Managed Risk Medical Insurance Program (MRMIP) Consolidated Application and Handbook

The California Pre-Existing Condition Insurance Plan (PCIP) began enrolling subscribers in October 2010. PCIP applicants are required to complete both the [PCIP Supplemental Application \(PDF 149kb\)](#) and the [Major Risk Medical Insurance Program \(MRMIP\) Application \(PDF 879kb\)](#).

The Managed Risk Medical Insurance Board (MRMIB) is creating a new application that consolidates the PCIP Supplemental and the MRMIP Applications into one single application form. PCIP applicants will only need to fill out one application.

To apply for PCIP or MRMIP, applicants will only need to fill out one consolidated application to apply for either program. All applications received are reviewed for both health care programs; however, an applicant can simply check a box for their preferred health care program choice. If a preference is not selected and an applicant qualifies for both PCIP and MRMIP, they will be enrolled in PCIP.

MRMIP is a state health care program for medically uninsurable Californians that has different eligibility rules, annual deductibles, annual lifetime caps and monthly premium costs compared to PCIP. If an applicant is enrolled in MRMIP, when applying for PCIP they will not meet the requirement of not having health care coverage for at least six months prior to submitting their PCIP application.

This new consolidated application will be online in August 2011. Stayed tuned to PCIP's website, www.pcip.ca.gov for breaking news about this exciting change and when the consolidated application will be available for use.



Proof of a Pre-Existing Condition: New Acceptable Documentation!

The Pre-Existing Condition Insurance Plan (PCIP) requires documentation for proof of a pre-existing health condition when applicants apply for the program.

Currently, applicants demonstrate this proof with one of the following:

- A rejection letter from a health insurance company dated within the last 12 months, **or**
- Letter of offered individual coverage with higher premiums than the Major Risk Medical Insurance Program (MRMIP) preferred provider organization (PPO) rate in the area where the applicant lives. The offer letter must be dated within the last 12 months.

COMING SOON! - Becoming eligible for PCIP will be easier!!!

In addition to accepting a rejection letter or an offer letter with higher premiums than the MRMIP PPO monthly premiums as mentioned above, applicants for PCIP will be able to provide the following document as an option:

- A letter or form from a doctor, physician assistant, or nurse practitioner, who is licensed to practice, stating that the individual has or has had in the past, a medical condition, disability, or illness.
 - In order for the document to be acceptable, the following information is required:
 - Patient's First and Last Name,
 - Patient's Condition,
 - Doctor, Physician Assistant or Nurse Practitioner's
 1. Name
 2. License Number and
 3. Signature
 - Dated within the past twelve (12) months,

A sample form of this new Pre-Existing Condition documentation will be available and posted on the PCIP website in August 2011.

For updates about this new acceptable documentation as proof of a pre-existing condition, visit the PCIP website, www.pcip.ca.gov.

Pre-Existing Condition Insurance Plan (PCIP) Eligibility When Moving From Another State to California

When former Pre-Existing Condition Insurance Plan (PCIP) subscribers from other states' PCIP programs are disenrolled because they moved out of state, transfer of their PCIP eligibility to the Golden State's PCIP is easy!

To successfully transfer eligibility, former PCIP subscribers from other states' PCIP programs who were disenrolled because they moved out of state need to:

- Apply to the California's PCIP within six (6) months after disenrollment from their previous state's PCIP program and complete the required PCIP application. If an application is incomplete and /or missing documentation, the approval process will be delayed and coverage may be denied.
- Provide a copy of the Certificate of Creditable Coverage letter or disenrollment letter that was issued by their former state's PCIP. The letter **must**:
 1. Identify the start date and end date of the coverage: and
 2. The disenrollment reason.
- Respond to the application section "Tell us about your recent health insurance experience" in the following ways:
 1. Check "yes" when asked if you have had health coverage during the past 6 months.
 2. Check the box to indicate the coverage was in "another state's PCIP program."
 3. Be sure to identify the state where the coverage took place.
 4. Note if you have had other health insurance coverage after being disenrolled from the previous state's program.

When applying to transfer their PCIP eligibility to CA, subscribers from another state's PCIP program **are not required** to submit documentation demonstrating:

1. Proof of a pre-existing condition;
2. They are a U.S. Citizenship or National; or
3. They are lawfully present in the U.S.

Upon approval to transfer their PCIP eligibility, the CA PCIP will send the applicant requesting transfer of eligibility a letter of enrollment.

Outreach materials and flyers are available at www.pcip.ca.gov. To access the materials, go to the "Outreach Materials" tab on our website.